

### A letter from SHIBA HelpLine's Director

We have been hearing from many of you that finding assistance for consumers who need help with the cost of their medications has been both challenging and some of the most rewarding work you've done.

Challenging because you can't turn around without running into a consumer who either takes multiple medications or has found that the cost of continuing medications is too high.

*Rewarding* because this is one of the ways that SHIBA HelpLine volunteers really feel they are making a difference these days.

Medicare is also challenged by this issue. Medicare loses a staggering amount of money each year in additional health-related expenses when Medicare beneficiaries cannot afford to take their prescriptions, or when they split their pills because they cannot afford the cost of the medications. Nutrition may be compromised as beneficiaries have to decide whether to pay for their medications or pay for food.

There's also the potential for fraud in the Medicare system as companies offer seemingly large discounts—"up to 50%!"—on cards that are not insurance products, and are not regulated by the Insurance Commissioner's Office. Beneficiaries who purchase these buyer's clubs or purchasing alliance cards may not *necessarily* be reducing the cost of their prescriptions.

Here are some of the success stories that volunteers have reported about their work in this field, and some ways that you can utilize existing tools to help consumers save money on their prescription costs. As always, please share any ideas *you* have with your Regional Manager.

I hope these stories provide you encouragement in the face of the challenges you see. On a daily basis, you volunteers make a difference in the lives of the people you touch.

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#### TRUE STORIES

#### "It pays to shop around"

A SHIBA HelpLine volunteer called several pharmacies in her area to determine which ones offered the "best deal" on her medications. She was comparing two different purchasing alliance cards. Where she found her best deal: Costco. You don't have to be a Costco member to purchase medications at their pharmacies.

A SHIBA HelpLine staff person had a prescription that would have cost \$75 to fill at her small, local pharmacy. When she called Costco, she found that the cost would be about \$50. She called back to her "family pharmacy" and told them that she might have to go to Costco because of the price difference – it was worth driving across town to save \$25. The local pharmacy *lowered their price* to \$55 to keep her business!

The moral of these stories – it pays to shop around, and it pays to talk to the pharmacist!

### Thurston/Mason/Lewis counties: "A bridge to better health"

CHOICE Regional Health Network has been assisting consumers to apply for patient assistance programs since late January 2003. According to Coordinator Marika Bertolini, CHOICE staff and volunteers helped 94 clients receive their maintenance medications at a very low (\$5) or no charge.

For this client group, a 90-day supply of 190 prescription medications would have cost \$11,254.00 if purchased in CHOICE's 5-county region (Thurston, Lewis, Mason, Grays Harbor & Pacific counties).

Manufacturer programs award prescription assistance in increments of one- to two-year award periods, and the medications are delivered in 90-day increments directly to providers' offices.

Bertolini says, "The patient assistance programs that are out there are incredible. Volunteers in Health Care (VIH) has a website: <a href="http://www.rxassist.org">http://www.rxassist.org</a>, offering databases and electronic links to all of the

pharmaceutical companies that offer the programs. They list which medications are low-cost or no-charge." Also listed are the criteria for eligibility, which vary from company to company and sometimes from drug to drug.

Bertolini cautions that each prescription takes about 4-6 weeks for processing. When the medication arrives at the provider's office, it's not dispensed until the client comes back in for a re-check or follow-up appointment. She says "It's not a quick fix, but it is a bridge to better health for the long run."

### San Juan County: "From helping family to assisting an island"

Curt VanHyning didn't exactly start out to become a pharmaceutical access "expert." A family member needed assistance with 12 prescription medications, so he helped. One thing led to another, and now the two San Juan Island medical clinics refer consumers who need more assistance to VanHyning.

The work that he does takes a substantial burden off the medical staff. VanHyning says that helping people find prescription assistance "could be a fulltime job, even in a small community."

VanHyning uses the Needy Med\$ website to access medications listed by company, application instructions, and eligibility info. He also downloads the forms from each company and files them, so that when he finds a company or program that is right for a consumer, he simply pulls out the form and gives it to the consumer. He cautions that the manufacturers change forms frequently, so if you aren't doing this routinely, it may not work.

VanHyning is also concerned about the follow-up. Even with his assistance, he isn't positive that the consumer makes it to the doctor, that the doctor fills out his or her part of the application, and that the consumer gets the medications. Still, he says he feels good about giving what assistance he can.

## Clark County: "We get so much satisfaction when we're successful"

Since May 2003, Clark County volunteer C.T. Thurston has been assisting consumers who have no Internet access (or who are not "Internet savvy") in accessing pharmaceutical manufacturers' websites. He focuses on individuals with incomes of around \$20,000 or less, as he's found that people at or below this income level are the ones most likely to get help from this source.

He obtains a list of prescriptions from the consumer, then uses Rx Assist to download an individual company's criteria for assistance, instructions and applications. He sends the information to the consumer and follows up in two to three months to see if the consumer was successful.

In recent months, Thurston has assisted over 100 people in applying to the programs. Most of these applications are still in process, but he says "You get so much enjoyment when you're successful, and we're successful a lot of the time in getting people the medications they need at low or no cost."

Thurston has taken his mission a step further by identifying three clinics in Vancouver where people can get care for low or no cost. He's working with clinic staff to make sure that they know where to send clients in need. He has also made presentations at low-income housing in Vancouver, and talked to fraternal and community service organizations as well.

Thurston is currently evaluating the Rx Assist software he recently received to determine if it is practical for a volunteer using a computer at his or her home or in an outreach site. He is also working additional ways to promote the program and track the data.

### Websites that SHIBA HelpLine volunteers like best (and why!)

A complete (and current at time of printing) list of websites is available in the SHIBA HelpLine publication *Paying for Prescription Drugs*.

The website <a href="www.rxassist.org">www.rxassist.org</a> is sponsored by the Robert Wood Johnson Foundation, operated by Volunteers in Health Care. It's a database linking to all of the pharmaceutical companies offering some prescription assistance, including criteria for eligibility. Volunteers like this one because it's relatively simple and complete—sort of "one-stop shopping."

The website <u>www.needymeds.com</u> is simply a list of manufacturers, the drugs they produce, and possible medication interactions. Volunteers like this one because "it's simple, and gives in one page."

The website <u>www.benefitscheckup.org</u> is a service of the National Council on the Aging. It's an interactive program that screens the consumer for all services for which he or she might be eligible, based on a variety of questions including income and veteran's status. It's Washington-state specific, and as of this writing, will assist individuals age 55 and older.

**Be cautious:** some sites charge for prescription assistance services that others offer at no cost. The Medicine Program (<a href="www.themedicineprogram.com">www.themedicineprogram.com</a>) is a clearinghouse similar to Needy Med\$ and RxAssist, but charges a \$5 fee per application per prescription. It's information that you can get elsewhere—for free!

**IMPORTANT NOTE:** All programs that involve obtaining low or no-cost medication direct from pharmaceutical companies require that your doctor fill out a certification and be willing to accept the medications (which you then pick up). There is no requirement that physicians assist their patients in accessing these services, completing the forms, or stocking the medicines. Some physicians have refused to assist consumers on the grounds that the consumer's income is "too high" or that multiple prescriptions makes this a time-consuming process.

# Cards, purchase clubs and direct assistance—what's the difference?

Is it "better" to get the Together Rx card or the People's Prescription Plan card? Is the Senior Security Prescription Plan insurance?

The SHIBA HelpLine publication *Paying for Prescription Drugs* discusses the differences between pharmaceutical companies' discount cards, purchase clubs and the prescription assistance programs.

It's important to note that cards, clubs and prescription assistance programs are not insurance and thus are not regulated by the Office of the Insurance Commissioner. "Senior Security Prescription Plan" sounds like "Social Security," but is not affiliated with any government agency.

#### **Next steps**

Are you interested in volunteering or connecting with other volunteers who are working on this issue? Would you like to participate in conference calls, an email "listsery," or something else?

Some of the clearinghouse sites, like RxAssist and Benefits CheckUp, offer software packages that allow organizations to import data to their computers for use at home or in outreach sites.

If you're interested in any of these options, please let your Regional Manager know.

If you're new to SHIBA HelpLine, call 1-800-397-4422 for information about volunteering, or learn more at:

http://www.insurance.wa.gov/consumers/shiba/default.asp



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